

Imaged Certificate of Notice Page 1 of 3  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

FILED  
3/27/19 11:43 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

BRUCE D. NICHOLLS  
CRYSTAL J. NICHOLLS  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:13-24354

Chapter 13

Related to Dkt. No. 158

ORDER OF COURT

AND NOW, this 27th day of March, 2019, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
U.S. BANKRUPTCY JUDGE jah

**ENTERED BY DEFAULT**

## Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Bruce D. Nicholls  
Crystal J. Nicholls  
DebtorsCase No. 13-24354-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy  
Form ID: pdf900Page 1 of 2  
Total Noticed: 34

Date Rcvd: Mar 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2019.

db/jdb +Bruce D. Nicholls, Crystal J. Nicholls, 266 Castle Road, Pittsburgh, PA 15234-2309  
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
 cr +Pennsylvania Housing Finance Agency, c/o Leon P. Haller, Esquire, 1719 North Front Street,  
 Harrisburg, PA 17102-2305  
 13731168 +Asset Acceptance, LLC, c/o Fulton, Friedman & Gullace, LLP, 130B Gettysburg Pike,  
 Mechanicsburg, PA 17055-5653  
 13765125 +Borough of Castle Shannon, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6101  
 13731171 +Homeprjvisa, Po Box 94498, Las Vegas, NV 89193-4498  
 13731176 +National Asset Mgmt LL, 400 Rouser Road Suite 202, Moon Twp, PA 15108-2749  
 13731177 Nco Fin/55, Po Box 13570, Philadelphia, PA 19101  
 13731179 +Rjm Acq Llc, 575 Underhill Blvd, Syosset, NY 11791-3426  
 13731180 +Salute, Pob 105555, Atlanta, GA 30348-5555  
 13731181 +Tnb-visa, Po Box 560284, Dallas, TX 75356-0284  
 13731182 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: Us Bank/na Nd, 101 5th St E Ste A, St Paul, MN 55101)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bncmail@w-legal.com Mar 28 2019 03:01:38 ACM RIVERWALK IV B LLC,,  
 c/o Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132  
 cr +E-mail/Text: bncmail@w-legal.com Mar 28 2019 03:01:38 Altair OH XIII, LLC,,  
 c/o Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132  
 cr E-mail/PDF: rmscedi@recoverycorp.com Mar 28 2019 03:02:45  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13786095 +E-mail/Text: bncmail@w-legal.com Mar 28 2019 03:01:38 ACM RIVERWALK IV B LLC,  
 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13774585 +E-mail/Text: bncmail@w-legal.com Mar 28 2019 03:01:38 ALTAIR OH XIII, LLC,  
 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13738977 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Mar 28 2019 03:01:18 Asset Acceptance LLC,  
 P.O. Box 2036, Warren MI 48090-2036  
 13731167 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Mar 28 2019 03:01:18 Asset Acceptance LLC,  
 c/o Mr. Rion B. Needs, CEO, 28405 Van Dyke Avenue, Warren, MI 48093-7132  
 13731169 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 28 2019 03:03:30 Capital One, N.a.,  
 C/O American Infosource, Po Box 54529, Oklahoma City, OK 73154-1529  
 13731170 E-mail/Text: bankruptcy@cavps.com Mar 28 2019 03:01:44 Cavalry Portfolio Services, LLC as,  
 on behalf of Cavalry SPV I, LLC, Re: Wells Fargo/Gillece Plumbing,  
 500 Summit Lake Drive Ste., Valhalla, NY 10595-1340  
 13742067 +E-mail/Text: bankruptcy@cavps.com Mar 28 2019 03:01:44 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 13767491 +E-mail/Text: kbarkley@bernsteinlaw.com Mar 28 2019 03:02:07 Duquesne Light Company,  
 c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1908  
 13771942 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Mar 28 2019 03:01:40 DENOVS CORPORATION LTD,  
 c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617  
 13784962 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Mar 28 2019 03:01:40 Jefferson Capital Systems LLC,  
 Po Box 7999, Saint Cloud Mn 56302-9617  
 13731172 +E-mail/Text: bncnotices@becket-lee.com Mar 28 2019 03:00:26 Kohls, Attn: Recovery Dept,  
 Po Box 3120, Milwaukee, WI 53201-3120  
 13738208 E-mail/Text: bkr@cardworks.com Mar 28 2019 03:00:13 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 13731173 +E-mail/Text: bkr@cardworks.com Mar 28 2019 03:00:13 Merrick Bk, Po Box 23356,  
 Pittsburg, PA 15222-6356  
 13731174 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 28 2019 03:01:22 Midland Credit Management,  
 Re: Salute Visa/Urban Trust Bank, Po Box 939019, San Diego, CA 92193-9019  
 13731175 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 28 2019 03:01:22 Midland Credit Management,  
 Re: Target, 8875 Aero Drive, San Diego, CA 92123-2255  
 13731178 E-mail/Text: blegal@phfa.org Mar 28 2019 03:01:27 Pa Housing Finance Agency,  
 Attn: Escrow Dept., PO Box 15057, Harrisburg, PA 17105-5057  
 13739901 E-mail/Text: bnc-quantum@quantum3group.com Mar 28 2019 03:00:51  
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 13987664 E-mail/PDF: rmscedi@recoverycorp.com Mar 28 2019 03:02:45  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13731183 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 28 2019 03:00:41 WFNNB / Lane Bryant,  
 Po Box 182686, Columbus, OH 43218-2686

TOTAL: 22

District/off: 0315-2

User: culy  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 34

Date Rcvd: Mar 27, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
13731184 Borough of Castle Shannon  
13732533 Wfnnb/fashion Bug  
##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416  
TOTALS: 2, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 29, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on March 27, 2019 at the address(es) listed below:

Bryan P. Keenan on behalf of Joint Debtor Crystal J. Nicholls keenan662@gmail.com,  
melindap662@gmail.com  
Bryan P. Keenan on behalf of Debtor Bruce D. Nicholls keenan662@gmail.com,  
melindap662@gmail.com  
Bryan P. Keenan on behalf of Plaintiff Bruce D. Nicholls keenan662@gmail.com,  
melindap662@gmail.com  
James Warmbrodt on behalf of Creditor Pennsylvania Housing Finance Agency  
bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Borough of Castle Shannon jhunt@grblaw.com,  
cnoroski@grblaw.com  
Leon P. Haller on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,  
dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com  
Lisa Cancanon on behalf of Creditor Altair OH XIII, LLC, lisac@w-legal.com  
Lisa Cancanon on behalf of Creditor ACM RIVERWALK IV B LLC, lisac@w-legal.com  
Lois M. Vitti on behalf of Creditor Pennsylvania Housing Finance Agency nicole@vittilaw.com,  
loismvitti@vittilaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 12